

# Urban Target Area Limits

## For First-Time Homebuyers

Effective Date 6.07.20

### MAXIMUM INCOME LIMITS

Limits are listed from lowest to highest <b>COUNTIES</b>	Percent of Area Median Income (AMI)	
	120%	140%
	<b>1-2 FAMILY HOUSEHOLD</b>	<b>3+ FAMILY HOUSEHOLD</b>
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hudson & Salem & Warren	\$123,960	\$144,620
Bergen & Passaic	\$125,040	\$145,880
Essex, Morris, Sussex & Union	\$127,200	\$148,400
Mercer	\$130,440	\$152,180
Monmouth & Ocean	\$131,280	\$153,160
Hunterdon, Middlesex & Somerset	\$143,400	\$167,300

### MAXIMUM PURCHASE PRICE LIMITS

<b>COUNTIES</b>	<b>1 - FAMILY</b>	<b>2 - FAMILY</b>	<b>3 - FAMILY</b>	<b>4 - FAMILY</b>
Atlantic & Cumberland	\$360,067	\$461,046	\$557,260	\$692,545
Mercer	\$374,436	\$479,333	\$579,400	\$720,058
Warren	\$404,391	\$517,699	\$625,743	\$837,089
Burlington, Camden, Gloucester & Salem	\$443,084	\$567,190	\$685,654	\$852,088
Cape May	\$449,324	\$575,221	\$695,313	\$864,081
Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$830,924	\$1,063,970	\$1,286,028	\$1,598,195

Limits are listed from lowest to highest

\*Federal Housing Administration (FHA) & Veteran Administration (VA) maximum mortgage amounts prevail if more restrictive.

The following areas are identified as Urban Target Areas. Entire municipalities may not be a designated Urban Target Area (UTA). Please use the Site Evaluator online tool at [www.njhousing.gov/homeownership/buyers/site/](http://www.njhousing.gov/homeownership/buyers/site/) or contact an NJHMFA participating lender to determine if your property is within a UTA.

**Atlantic:** Atlantic City, Hamilton Twp., Somers Point

**Bergen:** Garfield, Hackensack

**Burlington:** Maple Shade, Mount Holly, Southampton

**Camden:** Camden, Lindenwold, Pennsauken

**Cape May:** Woodbine, Lower Township, Middle Township

**Cumberland:** Commercial Township, Downe, Bridgeton, Millville, Vineland

**Essex:** Newark, East Orange, Irvington, Montclair, West Orange, City of Orange Twp.

**Hudson:** Jersey City, Bayonne, Kearny Town, Harrison Town, North Bergen, Guttenberg Town, West New York, Union City, Hoboken, West New York

**Mercer:** Trenton

**Middlesex:** Perth Amboy, New Brunswick, Old Bridge, Edison, Woodbridge

**Monmouth:** Red Bank, Long Branch, Asbury Park, Neptune Twp., Freehold

**Morris:** Morristown, Victory Gardens

**Ocean:** Lakewood, Manchester Twp., Berkeley Twp.

**Passaic:** Clifton, Passaic, Paterson

**Salem:** Penns Grove, Salem City

**Union:** Elizabeth, Plainfield

**Warren:** Phillipsburg

